



TERMS AND CONDITIONS GOVERNING UOB 'SELF-SERVICE BANKING' LUCKY DRAW

1. Eligibility

- 1.1. Subject to Clauses 1.2 and 1.3, the UOB 'Self-Service Banking' Lucky Draw ("Lucky Draw") is open to eligible UOB corporate (non-individual) customers who apply for new Automated Teller Machine ("ATM") card/s and perform Qualifying ATM Transactions during the Qualifying Period. For the avoidance of doubt, individual personal accounts are excluded from the Lucky Draw.
- 1.2. United Overseas Bank Limited ("UOB") has the absolute discretion to determine the eligibility of any person who is interested to participate in the Lucky Draw ("Participant"). Such determination shall be final and conclusive and UOB is not obliged to give any reason therefor.
- 1.3. The following persons shall not be eligible to participate in the Lucky Draw:
 - 1.3.1. Directors and employees of UOB;
 - 1.3.2. Employees of UOB's partners, advertising, promotion agencies and any other persons involved in organising, promoting and/or conducting the Lucky Draw;
 - 1.3.3. Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them; and
 - 1.3.4. Any other person deemed ineligible at the sole discretion of UOB.

2. Qualifying ATM Transactions

- 2.1. To qualify for the Lucky Draw, Qualifying ATM Transactions must be performed during the Qualifying Period with a new ATM card which the Participant applied for and is approved by UOB ("New UOB ATM Card") during the Qualifying Period. This excludes replacement of all lost ATM cards. The following are "Qualifying ATM Transactions" for the purposes of the Lucky Draw:
 - 2.1.1 Cash Deposit using a New UOB ATM Card at UOB ATMs;
 - 2.1.2 Cash Withdrawal using a New UOB ATM Card at UOB ATMs; or
 - 2.1.3 Funds Transfer using a New UOB ATM Card.

3. Qualifying Period

- 3.1. "Qualifying Period" for the Lucky Draw means the period commencing 15 October 2010 to 31 January 2011 (both dates inclusive).
- 3.2. UOB reserves the right to amend the qualifying period of the Lucky Draw.

4. Allocation of Lucky Draw Chances

- 4.1. The Participant will be allotted one (1) lucky draw chance for each Qualifying ATM Transaction during the Qualifying Period.
- 4.2. Lucky Draw chances allocated during the Qualifying Period are not transferable.

- 4.3. UOB reserves the right to draw reserve winners to substitute any winner subsequently found to be disqualified.

5. Conduct of Draw

- 5.1. The Lucky Draw will be conducted on the following dates or such other dates as UOB may determine at its sole discretion at 80 Raffles Place, #05-00, UOB Plaza 1, Singapore 048624 or at such other venue as may be determined by UOB:

15 December 2010
17 January 2011
15 February 2011

- 5.2. The Lucky Draw will be conducted on the next business day if a Lucky Draw date falls on a Saturday, Sunday or a public holiday.
- 5.3. Winners will be selected at random by UOB during the Lucky Draw in a manner deemed fit and/or appropriate by UOB.
- 5.4. Winners will be notified by post based on the last known contact information of the Participant in UOB's records. UOB shall not assume any responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail.
- 5.5. UOB reserves the right to draw reserve winners to substitute any winner subsequently found to be disqualified. UOB's determination of the winners shall be final, conclusive and binding. No correspondence or claims will be entertained.

6. Prizes

- 6.1. The prize is ten (10) S\$100 Takashimaya shopping vouchers, which will be given to ten (10) winners in each monthly Lucky Draw. Eligible Participants will be selected at random on the Lucky Draw date to receive one (1) Takashimaya shopping voucher valued at S\$100.00. The usage of the shopping voucher will accordingly be subject to the terms and conditions of the merchant or service provider.
- 6.2. UOB may, at any time without notice in its sole and absolute discretion, amend the number of winners for each monthly Lucky Draw.
- 6.3. The shopping vouchers are only for redemption at Toa Payoh Branch, address: Blk 520 Toa Payoh Lorong 6 #02-51 Singapore 310520.
- 6.4. The prize is neither transferable nor exchangeable for cash or otherwise. The redemption letter is not replaceable if lost or stolen.
- 6.5. UOB assumes no liability or responsibility for the acts or defects in the goods or services offered in this Lucky Draw. UOB is not an agent of the merchant or service provider. Any dispute about the quality or service standard must be resolved directly with the merchant or service provider. The merchant or service provider may impose conditions for the redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services or in connection with the Lucky Draw and/or redemption or use of the prize.

- 6.6. UOB reserves the right to replace and/or substitute any of the prize(s) with any other prize of equal or similar value without giving prior notice or reason to customers.
- 6.7. If any prize remains unclaimed for two (2) months after the date of UOB's letter of notification to Lucky Draw prize winners, it will be forfeited (without any liability on the part of UOB to any person) and it and/or the proceeds will be donated to a charitable organisation to be decided at the sole and absolute discretion of UOB. The prize winner whose prize has been forfeited is not entitled to any payment or compensation whatsoever from UOB.
- 6.8. The original redemption letter and proper identification (NRIC/Passport) must be presented at point of collection and the original redemption letter will be collected and kept by the Bank. The Bank will only issue the prize to the person stated in the redemption letter unless the authorisation slip enclosed with the redemption letter is completed and duly signed by the person stated in the redemption letter, for the authorised person to collect the prize on behalf of the prize winner. The authorised person must present NRIC/Passport for verification at the point of redemption. The redemption letter is limited to a one-time redemption only. It is not exchangeable for cash, credit or kind, in full or in part.
- 6.9. In the event any customer is found to have made more than one (1) redemption, UOB may at its sole and absolute discretion reclaim the same or an amount equal to the cost of the prize by debiting such amount from the customer's account without prior notice to the customer.

7. Participation

- 7.1. The customer, by performing Qualifying ATM Transactions, is deemed to have agreed to the public disclosure of the company's name, and such other information that may indicate the account(s) with UOB. It is a condition precedent for participation in the Lucky Draw that the winner consents to the public disclosure of company name, and such other information that may indicate the account(s) with UOB and photographs for publicity or commercial purposes or otherwise participate in the publicity activities of UOB in relation to the Lucky Draw and to the use of any data provided by such winner for any future marketing effort by the UOB group of companies, without any payment or compensation thereof.
- 7.2. The winner shall, if required by UOB, attend any prize presentation and participate in any advertising, promotional and publicity activities relating to or in connection with the Lucky Draw at his/her own costs.

8. General

- 8.1. The decisions of UOB on all matters relating to the Lucky Draw are final, conclusive and binding. UOB shall not be obliged to give any reason or enter into any correspondence with any persons on any matter concerning the Lucky Draw.
- 8.2. UOB reserves the right at any time in its absolute discretion to delete and/or amend, by addition to, subtraction from or variation of, any one or more of these terms and conditions, without prior notification, including but not limited to the eligibility terms and criteria, the selection of winners, and the timing of any act to be done, and all Participants shall be bound by these amendments.



- 8.3. UOB reserves the right to withdraw or terminate the Lucky Draw at any time without notice. UOB shall not be liable to any person for any loss or damage arising in connection with the Lucky Draw, including without limitation, any error in computing and chances, any breakdown in any computer systems or equipment.
- 8.4. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Lucky Draw, these terms and conditions shall prevail.
- 8.5. UOB reserves the right to add, amend or vary the terms and conditions of this Lucky Draw in its sole and absolute discretion.
- 8.6. Participants will accordingly be subject to the terms and conditions of UOB's Terms and Conditions Governing Accounts and Services and Additional Terms and Conditions Governing Accounts and Services.
- 8.7. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and all Participants who participate in the Lucky Draw shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts. United Overseas Bank Limited Co. Reg. No. 193500026Z.